

Fill in this information to identify the case:

Debtor 1 John E. Dykema

Debtor 2 Tammy D. Dykema

United States Bankruptcy Court for the: EASTERN DISTRICT OF WISCONSIN

Case Number 18-27040

Official Form 4100R

Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of Bungalow Series F Trust Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 6442

Property address: 3738 Schmidt Road
De Pere, WI 54115

Part 2: Prepetition Default Payments

Check one

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining as of the date of this response is: \$

Part 3: Postpetition Mortgage Payments

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM / DD / YYYY

Creditor states that the debtor(s) are not current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due (a) \$26,446.67
b. Total fees, charges, expenses, escrow, and costs outstanding. (b) \$1,031.00
c. **Total.** Add lines (c) \$27,477.67

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became

12/01/2019

due on:

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5 Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Michael Dimand

Date 4/15/2021

Print: Michael Dimand Title: Attorney for the Creditor
First Name Michael Middle Name Last Name Dimand

Company: Marinosci Law Group, P.C.

Address: 134 N. LaSalle Street Suite 1440
Number 134 Street N. LaSalle Street
Chicago Illinois 60602
City Chicago State IL ZIP Code 60602

Contact phone: 312-940-8580 Email: BKinquiries@mlg-defaultlaw.com

CERTIFICATE OF SERVICE

I, hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on April 15, 2021.

John E. Dykema
3738 Schmidt Road
De Pere, WI 54115

Tammy D. Dykema
3738 Schmidt Road
De Pere, WI 54115

Marinosci Law Group, P.C.
/s/Michael Dimand
Email: BKinquiries@mlg-defaultlaw.com
ATTORNEYS FOR CREDITOR



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
8/1/2018	\$1,246.90	\$266.51	\$1,513.41	Filed w/POC
9/1/2019	\$1,246.90	\$289.45	\$1,536.35	NOPC
9/1/2020	\$1,246.90	\$30.54	\$1,577.44	NOPC
		\$0.00		NOPC
		\$0.00		
		\$0.00		

Loan Information	
Loan #	
Borrower	Dykema
BK Case #	18-27040
Date Filed	7/20/2018
First Post Petition	
Due Date	8/1/2018
POC Covers	5/1/16-7/1/18

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
8/28/2018	\$1,620.00	8/1/2018	5/1/2016	\$1,513.41	\$106.59	\$106.59		\$106.59			\$0.00	\$0.00	
9/25/2018	\$1,620.00	9/1/2018	6/1/2016	\$1,513.41	\$106.59	\$106.59		\$213.18			\$0.00	\$0.00	
9/27/2018			NSF REVERSAL (9/1/18)	(6/1/16)		\$0.00		\$106.59	\$106.59			\$0.00	\$0.00
10/10/2018	\$1,575.00	9/1/2018	6/1/2016	\$1,513.41	\$61.59	\$61.59		\$168.18			\$0.00	\$0.00	
11/2/2018	\$1,575.00	10/1/2018	7/1/2016	\$1,513.41	\$61.59	\$61.59		\$229.77			\$0.00	\$0.00	
12/4/2018	\$1,550.00	11/1/2018	8/1/2016	\$1,513.41	\$36.59	\$36.59		\$266.36			\$0.00	\$0.00	
1/16/2019	\$1,550.00	12/1/2018	9/1/2016	\$1,513.41	\$36.59	\$36.59		\$302.95			\$0.00	\$0.00	
2/1/2019	\$1,550.00	1/1/2019	10/1/2016	\$1,513.41	\$36.59	\$36.59		\$339.54			\$0.00	\$0.00	
3/6/2019	\$1,600.00	2/1/2019	11/1/2016	\$1,513.41	\$86.59	\$86.59		\$426.13			\$0.00	\$0.00	
5/3/2019	\$1,600.00	3/1/2019	12/1/2016	\$1,513.41	\$86.59	\$86.59		\$512.72			\$0.00	\$0.00	
6/11/2019	\$1,600.00	4/1/2019	1/1/2017	\$1,513.41	\$86.59	\$86.59		\$599.31			\$0.00	\$0.00	
7/15/2019	\$1,700.00	5/1/2019	2/1/2017	\$1,513.41	\$186.59	\$186.59		\$785.90			\$0.00	\$0.00	
8/12/2019	\$1,700.00	6/1/2019	3/1/2017	\$1,513.41	\$186.59	\$186.59		\$972.49			\$0.00	\$0.00	
9/16/2019	\$1,650.00	7/1/2019	4/1/2017	\$1,513.41	\$136.59	\$136.59		\$1,109.08			\$0.00	\$0.00	
11/19/2019	\$1,600.00	8/1/2019	5/1/2017	\$1,513.41	\$86.59	\$86.59		\$1,195.67			\$0.00	\$0.00	
12/13/2019	\$1,600.00	9/1/2019	6/1/2017	\$1,536.35	\$63.65	\$63.65		\$1,259.32			\$0.00	\$0.00	
2/10/2020	\$1,650.00	10/1/2019	7/1/2017	\$1,536.35	\$113.65	\$113.65		\$1,372.97			\$0.00	\$0.00	
2/21/2020		Trustee Payment			\$0.00			\$1,372.97	\$6,500.00		\$6,500.00	\$6,500.00	
2/21/2020		PRE-Petition Applied	8/1/2017		\$0.00			\$1,372.97		\$1,556.25	\$4,943.75	\$6,500.00	
2/21/2020		PRE-Petition Applied	9/1/2017		\$0.00			\$1,372.97		\$1,556.25	\$3,387.50	\$6,500.00	
2/24/2020	\$1,501.15	11/1/2019	10/1/2017	\$1,536.35	-\$35.20		\$35.20	\$1,337.77			\$3,387.50	\$6,500.00	
3/13/2020	\$1,750.00	12/1/2019	11/1/2017	\$1,536.35	\$213.65	\$213.65		\$1,551.42			\$3,387.50	\$6,500.00	
3/13/2020		1/1/2020	11/1/2017	\$1,536.35	-\$1,536.35		\$1,536.35	\$15.07			\$3,387.50	\$6,500.00	
3/24/2020	\$1,700.00	2/1/2020	12/1/2017	\$1,536.35	\$163.65	\$163.65		\$178.72			\$3,387.50	\$6,500.00	
3/25/2020		Trustee Payment			\$0.00			\$178.72	\$325.00		\$3,712.50	\$6,825.00	
4/3/2020	\$1,750.00	3/1/2020	1/1/2018	\$1,536.35	\$213.65	\$213.65		\$392.37			\$3,712.50	\$6,825.00	
4/24/2020		Trustee Payment			\$0.00			\$392.37	\$325.00		\$4,037.50	\$7,150.00	
5/22/2020		Trustee Payment			\$0.00			\$392.37	\$325.00		\$4,362.50	\$7,475.00	
6/1/2020	\$1,750.00	4/1/2020	2/1/2018	\$1,536.35	\$213.65	\$213.65		\$606.02			\$4,362.50	\$7,475.00	
6/26/2020	\$1,650.00	5/1/2020	3/1/2018	\$1,536.35	\$113.65	\$113.65		\$719.67			\$4,362.50	\$7,475.00	
7/24/2020		Trustee Payment			\$0.00			\$719.67	\$452.70		\$4,815.20	\$7,927.70	
7/24/2020		PRE-Petition Applied	4/1/2018		\$0.00			\$719.67		\$1,513.41	\$3,301.79	\$7,927.70	
8/12/2020		Trustee Payment			\$0.00			\$719.67	\$522.00		\$3,823.79	\$8,449.70	
8/26/2020	\$1,650.00	6/1/2020	5/1/2018	\$1,536.35	\$113.65	\$113.65		\$833.32			\$3,823.79	\$8,449.70	
9/10/2020	\$1,600.00	7/1/2020	6/1/2018	\$1,536.35	\$63.65	\$63.65		\$896.97			\$3,823.79	\$8,449.70	
9/30/2020	\$1,600.00	8/1/2020	7/1/2018	\$1,536.35	\$63.65	\$63.65		\$960.62			\$3,823.79	\$8,449.70	
11/2/2020	\$1,600.00	9/1/2020	8/1/2018	\$1,577.44	\$22.56	\$22.56		\$983.18			\$3,823.79	\$8,449.70	
12/7/2020	\$1,600.00	10/1/2020	9/1/2018	\$1,577.44	\$22.56	\$22.56		\$1,005.74			\$3,823.79	\$8,449.70	
1/5/2021	\$1,600.00	11/1/2020	10/1/2018	\$1,577.44	\$22.56	\$22.56		\$1,028.30			\$3,823.79	\$8,449.70	
2/3/2021	\$1,600.00	12/1/2021	11/1/2018	\$1,577.44	\$22.56	\$22.56		\$1,050.86			\$3,823.79	\$8,449.70	
3/1/2021	\$1,650.00				\$1,650.00	\$1,650.00		\$2,700.86			\$3,823.79	\$8,449.70	
3/3/2021	\$1,650.00				\$1,650.00	\$1,650.00		\$4,350.86			\$3,823.79	\$8,449.70	
			APO entered 3/5/21 covering 1/1/21-2/1/21 IAO \$4,113.32. Arrears added to Plan. Regular resume 3/1/21.		\$0.00			\$3,300.00			\$3,823.79	\$8,449.70	
3/5/2021		3/1/2021	12/1/2018	\$1,577.44	-\$1,577.44		\$1,577.44	\$1,722.56			\$3,823.79	\$8,449.70	
3/5/2021		4/1/2021	1/1/2019	\$1,577.44	-\$1,577.44		\$1,577.44	\$145.12			\$3,823.79	\$8,449.70	
3/30/2021		Trustee Payment			\$0.00			\$145.12	\$11,050.00		\$14,873.79	\$19,499.70	
3/30/2021		PRE-Petition Applied	2/1/2019		\$0.00			\$145.12		\$1,513.41	\$13,360.38	\$19,499.70	
3/30/2021		PRE-Petition Applied	3/1/2019		\$0.00			\$145.12		\$1,513.41	\$11,846.97	\$19,499.70	
3/30/2021		PRE-Petition Applied	4/1/2019		\$0.00			\$145.12		\$1,513.41	\$10,333.56	\$19,499.70	
3/30/2021		PRE-Petition Applied	5/1/2019		\$0.00			\$145.12		\$1,513.41	\$8,820.15	\$19,499.70	
3/30/2021		PRE-Petition Applied	6/1/2019		\$0.00			\$145.12		\$1,513.41	\$7,306.74	\$19,499.70	
3/30/2021		PRE-Petition Applied	7/1/2019		\$0.00			\$145.12		\$1,513.41	\$5,793.33	\$19,499.70	
3/30/2021		PRE-Petition Applied	8/1/2019		\$0.00			\$145.12		\$1,513.41	\$4,279.92	\$19,499.70	
3/30/2021		PRE-Petition Applied	9/1/2019		\$0.00			\$145.12		\$1,536.35	\$2,743.57	\$19,499.70	

